

Leo Plaster Insurance Co.

LETTER

March 15, 1939

Mr. Lett:

Writer and yourself have at various times discussed the problem of discrimination in general insurance.

Many times people have contacted us requesting that we place liability, fire, or automobile liability and property damage insurance for negro assureds. In some cases the people contacting us have been negro agents or private individuals. Many parties have been unsuccessful in securing this insurance, and come to us asking that we bear some weight with the insurance companies, and feel that we are in a position to do a job on their behalf.

Since we have been successful, the reason being that we have made it our business to secure companies who will extend themselves in our behalf.

When this is taken into consideration, we feel that this problem confronts the average person who has in mind, therefore, a plan which we are submitting to you, and ask you to give this plan your consideration and inform us as to what you write you think we have. The plan in mind is as follows:

The Urban League appoint an insurance committee consisting of qualified insurance agents and brokers, it being the duty of this committee to secure insurance for individual assureds, after these assureds have been rejected by their respective agents, or when an agent is unsuccessful in placing a line of business, he in turn would come to this committee, who, because of the various contacts they may have, would place this line of business for said agent, broker, or assured. In the event an agent or broker, being licensed by the State of New Jersey, submits this line of business, said broker or agent is to be compensated by receiving full brokerage commissions.

That by doing a job of this type, people who have been rejected for insurance may see the protection they originally desired.

If the committee is successful in obtaining the insurance necessary, and one of the committee members is an agent for the company with whom the policy of insurance is placed, said committee member is entitled to an over-riding commission. These commissions should be put into a common fund to be used to defray the expenses incurred by this committee. If the volume of monies accumulated grows to a certain amount, a suitable means of distribution can be arranged by the committee.

This move will aid and help the negro insurance agents of the State of New Jersey materially. I think it will produce business for them, as well as assist to a great extent in placing more difficult lines.

ss: that you give me your frank opinion on the above, and await with
brine from you.

Cordially yours,

AND PLASTER AGENCY

Market Street

Mr. Ormond in the chair and the following present: Mr. Bann-
Mrs. Bannwart, Mr. Brooks, Mr. Garner, Mr. Gillette, Mrs.
Held, Miss Shepard, Dr. Phillips.

minutes of the previous meeting read and accepted.

had been learned that without further discussion of the
r, the separate Welfare Council has been set-up to operate
small budget. This will take care of the Social Service
age.

situations regarding the insurance for Negroes and the
al examination ruling of the Civil Service are still in the
of the Legal Committee.

letter had been received from the Salvation Army still dis-
ing any policy of segregation in spite of the incident of the
us month.

annual meeting of N.A.A.C.P. will be held in
7 - July 2. The Executive Sec'y of the New Jersey Urban
has been asked to be discussion leader on June 29 - no
rium - but traveling expenses taken care of. Motion by Mr.
e, seconded by Mr. Brooks and carried that he be permitted

considering names for the New Housing Projects, it had been